

Company Contact Information

Financial Conditions Division

The Financial Conditions Division is responsible for the licensing, the financial monitoring, and the financial and market conduct examination of the insurance companies admitted to do business in West Virginia so that policyholders are secure in purchasing insurance products from financially solvent and compliant insurance companies. The Financial Conditions Division is also responsible for the administration of the state insurance tax laws.

Primary Functions

Licensing/Registration of Insurance Risk-Bearing Entities
Financial Analysis/Surveillance of Admitted Insurance Companies
Financial Examinations of Domestic Insurance Companies
Insurance Premium Tax and Fee Administration

Hours and Location

Financial Conditions staff are available to answer questions from 8:00 am to 5:00 pm. Our office is located in the Greenbrooke Building, 1124 Smith Street, Room 404, Charleston, WV (parking is available at the rear of the building).

Send Correspondence to the address below, Attention: Financial Conditions Division.

West Virginia Insurance Commission
Financial Conditions Division
P.O. Box 50540, 1124 Smith Street
Charleston, WV 25305-0540

Rates & Forms Division

Our Division reviews and approves or disapproves rate filings to determine the consistency with statutory requirements that they NOT be excessive, unjust, or unfairly discriminatory. We review and approve or disapprove insurance policies and related forms consistent with statutes and regulations.

General Information

Our Division consists of the following: Life & Health, HMO's, Credit Life and Accident & Health and Property-Casualty. Life & Health includes Medicare Supplement, Long Term Care, Individual & Group Health. Property & Casualty includes Personal & Commercial Fire, General Liability, Inland Marine, Medical Malpractice, Personal & Commercial Automobile, and other types of liability.

We are a **PRIOR APPROVAL STATE**. We receive approximately 700 filings per month.

Public Information Kiosk

The West Virginia Insurance Commission, located at 1124 Smith Street in Charleston, WV is proud to announce the implementation of our Rates & Forms Information Kiosk. All public rate & form filings are now available through this kiosk located in the Rates and Forms Division. The kiosk contains filings stored on our in-house imaging system as well as the National Association of Insurance Commissioners (NAIC) System for Electronic Rate & Form Filing (SERFF) system.

Filings may be viewed, and/or copied a CD. The price list for copying to a CD is \$5.00 per filing plus a fee of \$5.00 per CD. For example, if 3 filings are burned to a CD, the total fee is \$20.00. Please direct questions to the Rates & Forms Office Assistants at (304) 558-2094 extensions 162 & 144.

Hours and Location

The Rates & Forms staff is available from 8:00 to 5:00 Monday thru Friday. Our office is located in the Greenbrooke Building, 1124 Smith Street, Room 301, Charleston, WV (parking is available at the rear of the building).

Send Correspondence to the address below, Attention: Rates & Forms.

West Virginia Insurance Commission
Rates & Forms
P.O. Box 50540, 1124 Smith Street
Charleston, WV 25305-0540